

Certificate Number: 03621-PAE-DE-036968031

Bankruptcy Case Number: 22-12556



03621-PAE-DE-036968031

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 10, 2022, at 12:04 o'clock PM EST, Ralph Fantini completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 10, 2022 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor